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NO. C-04-116-04-FO01

FINAL ORDER

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1 of the respondents requested an adjudicative hearing within twenty days of service as required by
2 Department rule WAC 208-08-050.

3 B. Record Presented. The record presented to the Director for her review and for entry of a
4 final decision included the Statement of Charges, cover letter dated June 23, 2004, Notice of Opportunity to
5 Defend and Opportunity for Hearing, blank Applications for Adjudicative Hearing for each of the
6 Respondents and documentation of service.

7 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the Director
8 hereby adopts the Statement of Charges, which is attached hereto.
9

10 II. FINAL ORDER

11 Based upon the foregoing, and the Director having considered the record and being
12 otherwise fully advised, NOW, THEREFORE:

13 A. IT IS HEREBY ORDERED, That:

- 14 1. Respondent Homefn Mortgage Corporation's license to conduct the business of a Consumer
15 Loan Company be revoked; and
16
17 2. Respondents are to maintain records in compliance with the Act and provide the Director with
18 the location of the books, records and other information relating to Respondent's consumer loan
19 business, and the name, address and telephone number of the individual responsible for
20 maintenance of such records in compliance with the Act

21 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a
22 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition must be
23 filed in the Office of the Director of the Department of Financial Institutions by courier at 150 Israel Road
24

1 SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-1200,
2 within ten (10) days of service of the Final Order upon Respondent. The Petition for Reconsideration shall
3 not stay the effectiveness of this order nor is a Petition for Reconsideration a prerequisite for seeking judicial
4 review in this matter.

5 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date the
6 petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice
7 specifying the date by which it will act on a petition.

8 C. Stay of Order. The Director has determined not to consider a Petition to Stay the
9 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial
10 Review made under chapter 34.05 RCW and RCW 34.05.550.

11 D. Judicial Review. Respondents have the right to petition the superior court for judicial
12 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for filing a
13 Petition for Judicial Review, see RCW 34.050.510 and sections following.

14 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial
15 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service attached hereto.
16

17 DATED this 5th day of November, 2004.

18
19 STATE OF WASHINGTON
20 DEPARTMENT OF FINANCIAL INSTITUTIONS

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22 /s _____
Helen P. Howell
23 Director
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